

Amendments to the Specification are as follows:

On page 14, line 7 to page 14, line 16:

Referring again to Figure 2, once the above described calculations are performed, the liability management tool 40 generates a liability output report 50 in step ~~242~~ 214. Figure 5 illustrates is an exemplary liability output report 500 according to a preferred embodiment of the present invention. The quantities are calculated for a particular cycle over a series of liability horizons, expressed in weeks. In a preferred embodiment, the liability output report 500 includes the cumulative excess quantity for the liability horizons (0 to 6 weeks). The report 500 also includes the excess dollar amounts corresponding to the liability incurred for the excess units created within a particular liability horizon. Finally, the report 500 includes cumulative excess dollars, which indicates the total rolling liability from liability horizon to liability horizon.